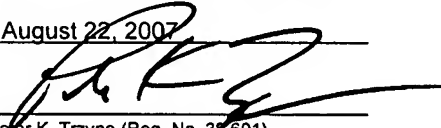


I hereby certify that this correspondence is being filed by depositing it with the United States Postal Service as first class mail in an envelope with sufficient postage and addressed to MS: No Fee Amendment, Commissioner of Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date indicated below.

Date: August 22, 2007

Signed: 
Peter K. Trzyna (Reg. No. 32,601)

PATENT

Paper No.

Our File No. MCEA-P3-03

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Inventors	:	CABALLERO, Crispina O.; CONROY, Thomas F.; EISENBERG, Steven A.; HOLLAND, Brian G.; KRAYSLER, Stephen F.; MANN, Richard W.
Serial No.	:	10/687,063
Filed	:	October 16, 2003
For	:	COMPUTER SYSTEM FOR MANAGING FLUCTUATING CASH FLOWS
Group Art Unit	:	3624
Examiner	:	

MS: No Fee Amendment
Honorable Commissioner of Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

S I R :

This Information Disclosure Statement is being filed pursuant to the duty of disclosure, candor, and good faith embodied in 37 C.F.R. §§ 1.56 and 1.97 owed by the inventor, the inventor's assignee substantively involved in the application, and the patent attorney to the United States Patent and Trademark Office.

It is respectfully requested that this Information Disclosure Statement be entered and the reference(s) listed on the attached PTO-1449 be considered by the Examiner and made of record.

In accordance with 37 C.F.R. § 1.98(d), copies of the listed references are enclosed.

In accordance with 37 C.F.R. § 1.97(g), (h), this Information Disclosure Statement is not to be construed as representation that a search has been made, and is not to be construed to be an admission that the information disclosed is, or is considered to be, prior art with respect to the present application or material to patentability as defined in 37 C.F.R. § 1.56. This Information Disclosure Statement shall not be construed to mean that no other material information, as defined in 37 C.F.R. § 1.56, exists.

This Information Disclosure Statement is being filed before receipt of the first Office Action reflecting an examination on merits. Thus, in accordance with 37 C.F.R. § 1.97(c), a fee should not be due. Should any fees be deemed necessary, the Commissioner is authorized to charge any deficiency or to credit any over payment to Deposit Account No. 50-0235.

Respectfully submitted,



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Form PTO-1449 (modified)

Atty. Docket No. MCEA-P3-03

Serial No.
10/687,063

List of Patents and Publications for Applicant's

Applicant: CONROY et al.

INFORMATION DISCLOSURE STATEMENT

Filing Date:

October 16, 2003

Group:

3624

(Use several sheets if necessary)

U.S. Patent Documents

See Page 1

Foreign Patent Documents

See Page 1

Other Art

See Page 1

U.S. Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Name	Class	Sub Class	Filing Date if App.
	A1	6,026,364	Feb. 15, 2000	Whitworth	705	4	Jul. 28, 1997
	A2	6,604,080	Aug. 5, 2003	Kern	705	4	Oct. 5 1994

Foreign Patent Documents

Exam. Init.	Ref. Des.	Document Number	Date	Country	Class	Sub Class	Translation Yes/No
	B1						
	B2						

Other Art (Including Author, Title, Date Pertinent Pages, Etc.)

Exam. Init.	Ref. Des.	Citation
	C1	PCT International Search Report for PCT/US04/32640, filed October 1, 2004. Pgs. 1-2.
	C2	PCT Written Opinion of the International Searching Authority for PCT/US04/32640, filed October 1, 2004. Pgs. 1-4.

EXAMINER:

DATE CONSIDERED:

EXAMINER: INITIAL IF REFERENCE CONSIDERED, WHETHER OR NOT CITATION IS IN CONFORMANCE WITH MPEP609; DRAW LINE THROUGH CITATION IF NOT IN CONFORMANCE AND NOT CONSIDERED. INCLUDE COPY OF THIS FORM WITH NEXT COMMUNICATION TO APPLICANT.

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